

EXHIBIT 79

William C To: claudia.j.omari@jpmorgan.com
Buell@JPMCHASE cc: Brian L. Simons/JPMCHASE@JPMCHASE, alison.x.malkin@jpmchase.com,
05/15/2007 10:51 AM ralph.a.lenzi@jpmchase.com, Joel C Readence/JPMCHASE@JPMCHASE,
robert.t.savery@jpmchase.com, Pavit S Randhawa/JPMCHASE@JPMCHASE,
Julia Y Kim/JPMCHASE@JPMCHASE
Subject: TMG Quarterly Review Doc

Dear Claudia,

Would you please have the printer print enough copies of the attached document for the quarterly seller review meeting. That would appear to be about 20 copies. They do not need to be bound in a fancy way but do need to be stapled somehow. They need to be at the meeting at 12 Noon. Thank you.

(See attached file: JPM SPG TMG QReview.doc)

Very truly,

William Collins Buell VI
Managing Director
JPMorgan Securities, Inc.
Securitized Products
Transaction Management
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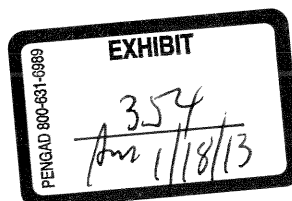


JPM SPG TMG QReview.doc

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Due Diligence Scorecard

Rankings:

1 = poor

2 = average

3 = above average

Client	Underwriting	Documentation	Delivery	Relationship	Average Client Score	Client Perception of JPMorgan	Due Diligence Manager
Advanced Financial Services	2	2	3	2	2.25	2	Julia Kim
Alliance	2	2	3	2	2.25	3	Pavit Randhawa
American Home Mortgage	1	1	2	3	1.75	3	Joel Readence
Amnet	2	2	3	2	2.25	2	Pavit Randhawa
Amsouth Bank (Regions Bank)	1	2	2	2	1.75	2	Julia Kim
BSM Financial LP	1	2	3	2	2	3	Julia Kim
Central Pacific Mortgage Company	2	2	2	2	2	2	Julia Kim
Chase Mortgage	1	1	1	3	1.5	3	Pavit Randhawa/Rob Savery
Citizens Bank	2	3	3	3	2.75	2	Joel Readence
ComUnity Lending	2	2	2	2	2	2	Julia Kim
Countrywide	3	3	2	3	2.75	3	Pavit Randhawa
CTX	3	2	3	3	2.75	3	Pavit Randhawa
E-Loan	3	3	2	3	2.75	3	Pavit Randhawa
EverBank	2	2	3	2	2.25	2	Julia Kim
Fairmont Funding Ltd	1	1	2	2	1.5	1	Julia Kim
Family Lending Services Inc	2	2	3	3	2.5	2	Julia Kim
Fifth Third Bank	2	2	2	2	2	2	Rob Savery
First Mariner	2	2	3	3	2.5	2	Pavit Randhawa
First Savings	2	2	1	2	1.75	2	Pavit Randhawa
Flagstar	2	2	2	2	2	2	Joel Readence
Flick	2	2	2	2	2	2	Julia Kim
Greenpoint Mortgage	3	2	3	3	2.75	3	Rob Savery
Harris Trust	2	2	2	2	2	2	Joel Readence
HSBC	2	2	2	1	1.75	2	Joel Readence
Indymac Bank	2	2	2	1	1.75	2	Joel Readence
Johnson Bank	3	3	3	3	3	3	Joel Readence
Loan Link Financial Services Inc.	2	2	2	2	2	2	Julia Kim
LoanCity	2	2	2	2	2	2	Julia Kim
M&T	1	1	2	1	1.25	2	Joel Readence
Market Street	2	2	3	2	2.25	2	Joel Readence
Metrocities	2	2	2	3	2.25	3	Pavit Randhawa
Mid America	1	1	2	1	1.25	2	Joel Readence
Mortgage IT	2	2	2	2	2	2	Pavit Randhawa
National City Mortgage	2	3	3	3	2.75	2	Rob Savery
NetBank	2	2	3	2	2.25	2	Rob Savery
New York Mortgage Company LLC	2	2	3	3	2.5	3	Julia Kim
PHH/Cendant	3	2	3	3	2.75	3	Pavit Randhawa
Pinnacle Financial Corporation	2	2	3	3	2.5	3	Julia Kim
Plaza Home Mortgage Inc.	2	2	3	3	2.5	3	Julia Kim
Preferred Financial	2	2	2	2	2	2	Julia Kim
Quicken	3	2	3	2	2.5	3	Pavit Randhawa
SBMC Mortgage	2	2	2	2	2	2	Julia Kim
Sierra Pacific	2	2	3	3	2.5	3	Pavit Randhawa
South Pacific Financial Corporation	3	2	3	2	2.5	2	Julia Kim
Suntrust	2	2	2	2	2	2	Rob Savery
Synovus	3	2	3	3	2.75	3	Pavit Randhawa
Universal American Mortgage Company	2	2	2	2	2	2	Julia Kim
US Central	1	1	2	2	1.5	2	Joel Readence
Washington Mutual	2	1	1	2	1.5	2	Rob Savery
Weichert Financial	3	3	3	3	3	3	Rob Savery
Wells Fargo Home Mortgage	2	2	2	1	1.75	2	Rob Savery

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Claims / Risk Scorecard

Rankings:
 1 = poor
 2 = average
 3 = above average

Seller	Claim Fairness	Timeliness	Relationship	Score		Client Perception of JPM		CP Performance Risk
American Home	2	2	2	2.00		2		2
Chase	3	2	3	2.67		3		2
Countrywide	2	3	3	2.67		3		2
CTX	3	3	3	3.00		3		2
ELOAN	2	2	2	2.00		2		2
Flagstar	2	2	2	2.00		2		2
Greenpoint	2	2	2	2.00		2		2
Indymac Bank	2	2	2	2.00		2		2
M&T	2	2	2	2.00		2		2
Market Street	2	2	2	2.00		2		2
MidAmerica	2	2	2	2.00		2		2
National City	2	2	2	2.00		2		2
NetBank	2	2	2	2.00		2		2
Ohio Savings Bank	2	2	2	2.00		2		2
PHH	3	3	3	3.00		3		3
Suntrust	3	3	3	3.00		3		3
Wachovia	N/A	N/A	N/A			N/A		N/A
Washington Mutual	2	2	2	2.00		2		2
Webster	2	2	2	2.00		2		2
Weichert	2	2	2	2.00		2		2
Wells Fargo	2	2	2	2.00		2		2

Seller	Common Issues
American Home	Missing Credit Docs
Chase	Appraisal / Value Not Supported Assets are not sufficient to close Does Not Meet Guidelines Finance charge understated Legal document incorrect or incomplete Missing Credit Docs Occupancy status not supported by file documentation ROR Issue U/W Issue
Countrywide	Does Not Meet Guidelines Material Misrep Missing Credit Docs U/W Issue Occupancy status not supported by file documentation Stated income not reasonable Missing Credit Docs
CTX	
ELOAN	
Flagstar	
Greenpoint	Does Not Meet Guidelines Legal document incorrect or incomplete Less than 12 months mortgage/rental history Material Misrep Missing Credit Docs Stated income not reasonable DTI Finance charge understated U/W Issue
Indymac Bank	Legal document incorrect or incomplete Missing Credit Docs U/W Issue
M&T	Finance charge understated Legal document incorrect or incomplete Less than 12 months mortgage/rental history Material Misrep

Market Street	Missing Credit Docs
MidAmerica	Missing Credit Docs
National City	
NetBank	Missing Credit Docs
Ohio Savings Bank	
PHH	Assets are not sufficient to close Legal document incorrect or incomplete Finance charge understated Missing Credit Docs
Suntrust	Missing Credit Docs Legal document incorrect or incomplete Material Misrep U/W Issue
Wachovia	
Washington Mutual	Missing Credit Docs
Webster	
Weichert	Missing Credit Docs
Wells Fargo	Appraisal / Value Not Supported Assets are not sufficient to close Does Not Meet Guidelines Finance charge understated Legal document incorrect or incomplete Material Misrep Missing Credit Docs Non-arms Length Occupancy status not supported by file documentation U/W Issue

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EPD	FPD	Whole Loan Sale	Wells Master Serv	Reg AB Service or Attest	Reg AB Service or Disc	Reg AB Origination or Disc	Full Reconstitution	Transfer Timing	Remittance Date	Remittance Type	Servicing Type	Client Name
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	TBD	18th (or prior biz day)	Sched/Sched	Released	Aegis
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	American Home
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	1-2 months	18th (or prior biz day)	Sched/Sched	Released	American Home
2 months	1 month	Yes	Yes	No	No	Yes	No	1-2 months	5th day (or prior biz day) by 12pm	Actual/Actual	Released	BankUnited
No	No	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	Chase
2 months	No	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	Chevy Chase
No	No	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	Countrywide
2 months	1 month	Yes	Yes	No	No	Yes	No	1 month	18th (or prior biz day)	Sched/Sched	Released	CTX

Rep Bringdown	Transaction Complexity	Repurchase Price	Permissible Historic Delinquencies	MI Rep	DTI Rep	CLT V Rep	Provide s DTI/CLT V/MI	EPO
Full bringdown	TBD	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	TBD	3 months
Full bringdown	High	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Full bringdown	High	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Does not bringdown all reps	Low	Premium for 12 months	1x30 since origination	Yes	Yes	Yes	Yes	2 months *
No bringdown	Medium	Purchase price percentage	1x30 prior 12 months	Yes	No	No	Yes	No
Does not bringdown all reps	Low	Purchase price percentage	1x30 since origination	Yes	Yes	Yes	Yes	2 months
No bringdown	Medium	Par	1x30 prior 12 months	Yes	No	No	Yes	No
Full bringdown	Low	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months

Notes

Contracts still being negotiated.

Cannot securitize/sell more than five times per loan package.

N/A

Cannot either securitize or sale loans until after servicing transfer date. BankUnited will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing obligations. * EPO net of pre

N/A

In addition to 2 months EPD protection, also provides 2 months of EPD protection if mortgage loan either subject to litigation or bankruptcy within first two months after related settlement date. Cannot securitize/sell more than 4 times per loan package.

Cannot securitize/sell more than 4 times per loan package.

1. Agreement is not Reg AB compliant so CTX will not provide any Reg AB required reports, etc. as interim servicer. Cannot securitize loans prior to servicing transfer date.

3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	1 month	18th (or prior biz day) by 12pm	Sched/Sched	Released	Eloan
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	Fifth Third
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	TBD	18th (or following biz day)	Sched/Sched	Retained	First Republic
3 months	1 month	Yes	Yes	Yes	No	No	Yes	No	No	1 month	18th (or prior biz) by 12PM	Sched/Sched	Released	Flagstar
2 months	1 month	Yes	Yes	Yes	No	No	Yes	No	No	1-2 months	5th (or prior biz day) by 12pm	Actual/Actual	Released	FNBN
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	GreenPoint
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Quarterly	18th (or prior biz day)	Sched/Sched	Released	GreenPoint
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	1 month	18th (or prior biz day) by 12pm	Sched/Sched	Released	Guaranteed Rate
2 months	1 month	Yes	Yes	Yes	No	No	No	No	No	N/A	18th (or prior biz day)	Sched/Sched	Retained	Harris Bank

Full bringdown	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Full bringdown	Medium	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	TBD	Premium for 12 months	1x30 since origination	Yes	Yes	Yes	TBD	3 months
Does not bringdown all reps	High	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months *
limited bringdown of some reps to transfer date	Medium	Premium for 12 months (sliding scale months 7-12)	1x30 since origination	Yes	Yes	Yes	TBD	1 month *
Full bringdown with carveout for changes prior to securitization.	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Premium for 12 months	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Full bringdown	Medium	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months

N/A	
N/A	
Contract still being negotiated.	
Cannot either securitize or sale loans until after servicing transfer date. Flagstar will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing obligations. * EPO net of prepay	
Contract still being negotiated. Cannot either securitize or sale loans until after servicing transfer date. FNBN will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing ob	
For trades settling 11/26/06, 11/29/06 and 12/20/06, EPD is 5 months.	
N/A	
N/A	
Cannot securitize loans b/c agreement not Reg AB compliant. Agreement needs to be amended for Reg AB requirements, Assignments of Mortgage in blank language. Harris does not deliver assignments in blank.	

1 month	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	HSBC
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day) by 12pm	Sched/Sched	Retained	IndyMac
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	Johnson Bank
2 months	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	1-2 months	5th (or prior biz day)	Actual/Actual	Released	M&T Mortgage
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	1-2 months	18th (or prior biz day)	Sched/Sched	Released	Market Street
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	MidAmerica
3 months	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	National City
2 months	1 month	Yes	Yes	No	No	No	Yes	Yes	1-2 months	5th business day	Actual/Actual	Released	NetBank
2 months	1 month	Yes	Yes	No	No	No	Yes	Yes	1-3 months	18th (or prior biz day) by 12pm	Sched/Sched	Released	Ohio Savings Bank

Limited bringdown (see Section 12-2.(3.))	Low	Premium for 6 months	0x30 prior 12 months	Yes	Yes	Yes	Yes	3 months
Does not bringdown all reps	Low	Premium for 12 months	1x30 prior 12 months	Yes	Yes	Yes	Yes	3 months
Full bringdown	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Does not bringdown all reps (see Section 12(iii))	Medium	Purchase price percentage	1x30 since origination	Yes	Yes	Yes	Yes	2 months *
Full bringdown	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Full bringdown	High	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Premium for 3 months	0x30 prior 12 months	Yes	Yes	Yes	Yes	2 months
NetBank will only bring down certain servicing reps to servicing transfer date. Otherwise, all reps only given as of relating whole loan purchase date.	Low	Premium for 12 months	0x30 prior 12 months	Yes	Yes	Yes	Yes	2 months *
Full bringdown	Mid	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months

Cannot securitize/sell more than 3 times per loan package.	
N/A	
N/A	
1. Actual/actual servicing conversion to scheduled/scheduled servicing for securitizations/whole loan sales creates additional work. Should only be done prior to the servicing transfer date if compelling need. 2. Cannot securitize more than 3 times per	
N/A	
Cannot securitize/sell more than three times per loan package.	
Rep in Section 3.02(b) that borrower will make each of the first 3 payments after the cutoff date within the month due.	
Cannot either securitize or sale loans until after servicing transfer date. NetBank will provide originator disclosure (but does not have Reg AB specific originator disclosure requirements in agreement) but will not provide any securitization servicing d	
N/A	

1 month	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	PHH Mortgage
2 months	1 month	Yes	Yes	No	No	No	Yes	Yes	Quarterly	5th (or prior biz day)	Actual/Actual	Released	Pulte
1 month	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	SunTrust
3 months	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	23rd (or prior biz day)	Sched/Sched	Retained	US Central
2 months	No	Yes	Yes	No	No	No	Yes	Yes	1-3 months	5th (or following biz day)	Actual/Actual	Released	Wachovia Mortgage
1 month * 2 months *	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	Wachovia Mortgage
No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	WaMu Bank
No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	WaMu Securities
1 month	No	Yes	Yes	No	No	No	Yes	Yes	1-3 months	(15th (or prior biz day) by 12pm)	Actual/Actual	Released	Webster Bank

Does not bringdown all reps	Low	Par	0x30 prior 12 months *	Yes	Yes	Yes	Yes	No
TBD	TBD	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	TBD	2 months
Bringdown with carveout for any rep no longer true due to no act or omission by the seller or servicer.	Low	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Par	0x30 prior 12 months	No	No	Yes	Yes	3 months
No bringdown	Low	Greater of premium or par	0x30 prior 12 months	Yes	Yes	Yes	Yes	2 months
No bringdown	Low	Greater of premium or par	0x30 prior 12 months	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Premium for 12 months	1x30 prior 12 months	Yes	Yes	No	Yes	No
Full bringdown	Low	Premium for 12 months	1x30 prior 12 months	Yes	Yes	No	Yes	No
Does not bringdown all reps	High	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	1 month

<p>* If on MLS, historic delinquencies okay.</p>	<p>Contract still being negotiated. Contract should be Reg AB compliant for originator disclosure/Static pool information when completed. However, Pulte will not agree to any Reg AB required servicing reports or SOX cert so we cannot securitize Pulte loans</p>
<p>N/A</p>	<p>Remittance/reporting timing setup for Wells Fargo as master servicer. Timing of reports/remittances is too late for master servicers other than Wells Fargo.</p>
<p>Cannot either securitize or sell prior to servicing transfer date b/c Wachovia will not provide Reg AB required servicing reports, disclosure, etc.</p>	<p>* EPD and FPD to be amended so no FPD and 2 months EPD instead of 2 months FPD and 1 month EPD.</p>
<p>Many limitations on reconstitution (See Section 6.1) including (1) no more than 4 for any loan package, (2) not for less than \$5mm, and (3) no reconstitution in the month of purchase.</p>	<p>Many limitations on reconstitution (See Section 6.1) including (1) no more than 4 for any loan package, (2) not for less than \$5mm, and (3) no reconstitution in the month of purchase.</p>
<p>Cannot securitize/sell more than four times per loan package. Cannot either securitize or sell loans prior to servicing transfer date b/c Webster will not provide Reg AB required servicing reports, disclosure, etc.</p>	

1 month	1 month	Yes	No	No	No	No	No	No	Quarterly	3rd (or prior biz day)	Actual/Actual	Released	Weichert
1 month	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	Wells Fargo

Full bringdown	Low	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Wells will not bringdown loan level reps.	Medium	Par	1X30 prior 12 months	Yes	No	Yes	Yes	No *

Weichert has not agreed to Reg AB, SOX, etc., which limits saleability to only whole loan portfolio buyers who will buy without such language after servicing transfers (ie RJB, Hudson City, Banc Investment Group). For trades settling prior to and includin

Wells will provide EPD and premium recapture on trade by trade basis for Alt-B loans. *
EPO net of prepay penalties remitted to Purchaser.

Client Name	Sending Type	Remittance Type	Remittance Date	Transfer Timing	Full Recollateralization	Reg AB Originate	Reg AB Originate Decl	Reg AB Serviced	Reg AB Serviced Allocated	Whole Loan Sale	FPD	EPD	EPD	EPD	Provides DTFC/CTM	CLTV Reg	DTI Reg	M Reg	Permissible Hedging Delinquencies	Repayment Price	Transaction Complexity	Reg Bringdown	Notes
Pulte	Released	Actual/Actual	5th (or prior biz day)	Quarterly	No	Yes	No	Yes	No	Yes	1 month	2 months	2 months	2 months	TSO	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	TRD	TRD	Contract still being negotiated. Contract should be Reg AB compliant for originated securities. Static pool information for Reg AB required. Servicing reports or SOX cert so we cannot securitize Pulte loans
SunTrust	Released	Sched/Sched	18th (or prior biz day)	N/A	Yes	Yes	Yes	Yes	Yes	Yes	1 month	1 month	2 months	2 months	Yes	Yes	Yes	Yes	1x30 since origination	Par	Low	Bringdown with upward for any not longer true due to no act or omission by the origin or servicer	N/A
US Central	Released	Sched/Sched	22nd (or prior biz day)	N/A	Yes	Yes	Yes	Yes	Yes	Yes	No	3 months	3 months	3 months	Yes	No	No	No	0x30 prior 12 months	Par	Low	Full bringdown	Securitization/reporting timing setup for Wells Fargo as master servicer. Timing of reports/remittances is too late for master servicer other than Wells Fargo. Wells Fargo will not provide Reg AB required servicing reports. Wells Fargo will not provide Reg AB required servicing reports, disclosures, etc.
Washington Mortgage	Released	Actual/Actual	5th (or following biz day)	1-3 months	No	Yes	No	Yes	No	Yes	No	2 months	2 months	2 months	Yes	Yes	Yes	Yes	0x30 prior 12 months	Greater of premium or par	Low	No bringdown	* EPD and FPD to be amended to no FPD and 2 months EPD instead of 2 months FPD and 1 month EPD.
Washington Mortgage	Released	Sched/Sched	18th (or following biz day)	N/A	Yes	Yes	Yes	Yes	Yes	Yes	2 months	1 month	2 months	2 months	Yes	Yes	Yes	Yes	0x30 prior 12 months	Greater of premium or par	Low	No bringdown	Many limitations or recollateralization (See Section 6.1) including (1) no more than 4 for any loan package, (2) not for less than \$5mm, and (3) no recollateralization in the month of purchase.
Wells Bank	Released	Sched/Sched	18th (or following biz day)	N/A	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	Yes	No	Yes	Yes	1x30 prior 12 months	Premium for 12 months	Low	Full bringdown	Many limitations or recollateralization (See Section 6.1) including (1) no more than 4 for any loan package, (2) not for less than \$5mm, and (3) no recollateralization in the month of purchase.
Wells Bank	Released	Sched/Sched	18th (or following biz day)	N/A	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	Yes	No	Yes	Yes	1x30 prior 12 months	Premium for 12 months	Low	Full bringdown	Many limitations or recollateralization (See Section 6.1) including (1) no more than 4 for any loan package, (2) not for less than \$5mm, and (3) no recollateralization in the month of purchase.
Wells Bank	Released	Sched/Sched	18th (or following biz day)	N/A	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	Yes	No	Yes	Yes	1x30 prior 12 months	Premium for 12 months	Low	Full bringdown	Many limitations or recollateralization (See Section 6.1) including (1) no more than 4 for any loan package, (2) not for less than \$5mm, and (3) no recollateralization in the month of purchase.
Wells Bank	Released	Actual/Actual	15th (or prior biz day) by 12pm	1-3 months	No	Yes	No	Yes	No	Yes	No	1 month	1 month	1 month	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	High	Does not bringdown all reps	Wellsch has not agreed to Reg AB, SOX, etc., which limits subordination to only whole loan portfolio buyers who will buy without such language after servicing transfers (ie Full, Hudson City, Banc Investment Group). For trade, selling prior to and include
Wellsch	Released	Actual/Actual	3rd (or prior biz day)	Quarterly	No	No	No	No	No	Yes	1 month	1 month	2 months	2 months	Yes	Yes	Yes	Yes	1x30 since origination	Par	Low	Full bringdown	Wellsch has not agreed to Reg AB, SOX, etc., which limits subordination to only whole loan portfolio buyers who will buy without such language after servicing transfers (ie Full, Hudson City, Banc Investment Group). For trade, selling prior to and include
Wells Fargo	Released	Sched/Sched	18th (or following biz day)	N/A	Yes	Yes	Yes	Yes	Yes	Yes	No	1 month	1 month	No *	Yes	Yes	No	Yes	1x30 prior 12 months	Par	Medium	Wells will not bringdown loan servicing	Wells will provide EPD and premium recapture on trade by trade basis for A/B loans. * EPD not of prepay penalties permitted to Purchaser

Document provided in native format

EPD	FPD	Whole Loan Sale	Wells Master Serv	Reg AB Service Attest	Reg AB Service or Disc	Reg AB Original or Disc	Full Reconstitution	Transfer Timing	Remittance Date	Remittance Type	Servicing Type	Client Name
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	TBD	18th (or prior biz day)	Sched/Sched	Released	Aegis
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	American Home
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	1-2 months	18th (or prior biz day)	Sched/Sched	Released	American Home
2 months	1 month	Yes	Yes	No	No	Yes	No	1-2 months	5th day (or prior biz day) by 12pm	Actual/Actual	Released	BankUnited
No	No	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	Chase
2 months	No	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	Chevy Chase
No	No	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	Countrywide
2 months	1 month	Yes	Yes	No	No	Yes	No	1 month	18th (or prior biz day)	Sched/Sched	Released	CTX

Rep Bringdown	Transaction Complexity	Repurchase Price	Permissible Historic Delinquencies	MI Rep	DTI Rep	CLT V Rep	Provide DTI/CLT V/MI	EPO
Full bringdown		Greater of premium or par	1x30 since origination	Yes	Yes	Yes	TBD	3 months
Full bringdown	High	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Full bringdown	High	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Does not bringdown all reps	Low	Premium for 12 months	1x30 since origination	Yes	Yes	Yes	Yes	2 months *
No bringdown	Medium	Purchase price percentage	1x30 prior 12 months	Yes	No	No	Yes	No
Does not bringdown all reps	Low	Purchase price percentage	1x30 since origination	Yes	Yes	Yes	Yes	2 months
No bringdown	Medium	Par	1x30 prior 12 months	Yes	No	No	Yes	No
Full bringdown	Low	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months

Notes

Contracts still being negotiated.

Cannot securitize/sell more than five times per loan package.

N/A

Cannot either securitize or sale loans until after servicing transfer date. BankUnited will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing obligations. * EPO net of pre

N/A

In addition to 2 months EPD protection, also provides 2 months of EPD protection if mortgage loan either subject to litigation or bankruptcy within first two months after related settlement date. Cannot securitize/sell more than 4 times per loan package.

Cannot securitize/sell more than 4 times per loan package.

1. Agreement is not Reg AB compliant so CTX will not provide any Reg AB required reports, etc. as interim servicer. Cannot securitize loans prior to servicing transfer date.

3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	1 month	18th (or prior biz day) by 12pm	Sched/Sched	Released	Eloan
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	Fifth Third
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	TBD	18th (or following biz day)	Sched/Sched	Retained	First Republic
3 months	1 month	Yes	Yes	No	No	No	Yes	Yes	No	1 month	18th (or prior biz) by 12PM	Sched/Sched	Released	Flagstar
2 months	1 month	Yes	Yes	No	No	Yes	Yes	No	No	1-2 months	5th (or prior biz day) by 12pm	Actual/Actual	Released	FNBN
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	GreenPoint
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Quarterly	18th (or prior biz day)	Sched/Sched	Released	GreenPoint
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	1 month	18th (or prior biz day) by 12pm	Sched/Sched	Released	Guaranteed Rate
2 months	1 month	Yes	Yes	No	No	No	Yes	No	No	N/A	18th (or prior biz day)	Sched/Sched	Retained	Harris Bank

Full bringdown	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Full bringdown	Medium	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	TBD	Premium for 12 months	1x30 since origination	Yes	Yes	Yes	TBD	3 months
Does not bringdown all reps	High	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months *
limited bringdown of some reps to transfer date	Medium	Premium for 12 months (sliding scale months 7-12)	1x30 since origination	Yes	Yes	Yes	TBD	1 month *
Full bringdown with carveout for changes prior to securitization.	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Premium for 12 months	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Full bringdown	Medium	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months

N/A	
N/A	
Contract still being negotiated.	
Cannot either securitize or sale loans until after servicing transfer date. Flagstar will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing obligations. * EPO net of prepay	
Contract still being negotiated. Cannot either securitize or sale loans until after servicing transfer date. FNBN will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing ob	
For trades settling 11/26/06, 11/29/06 and 12/20/06, EPD is 5 months.	
N/A	
N/A	
Cannot securitize loans b/c agreement not Reg AB compliant. Agreement needs to be amended for Reg AB requirements, Assignments of Mortgage in blank language. Harris does not deliver assignments in blank.	

1 month	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	HSBC
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day) by 12pm	Sched/Sched	Retained	IndyMac
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	Johnson Bank
2 months	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	1-2 months	5th (or prior biz day)	Actual/Actual	Released	M&T Mortgage
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	1-2 months	18th (or prior biz day)	Sched/Sched	Released	Market Street
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	MidAmerica
3 months	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	National City
2 months	1 month	Yes	Yes	No	No	No	Yes	Yes	1-2 months	5th business day	Actual/Actual	Released	NetBank
2 months	1 month	Yes	Yes	No	No	No	Yes	Yes	1-3 months	18th (or prior biz day) by 12pm	Sched/Sched	Released	Ohio Savings Bank

Limited bringdown (see Section 12-2.(3.))	Low	Premium for 6 months	0x30 prior 12 months	Yes	Yes	Yes	Yes	3 months
Does not bringdown all reps	Low	Premium for 12 months	1x30 prior 12 months	Yes	Yes	Yes	Yes	3 months
Full bringdown	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Does not bringdown all reps (see Section 12(iii))	Medium	Purchase price percentage	1x30 since origination	Yes	Yes	Yes	Yes	2 months *
Full bringdown	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Full bringdown	High	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Premium for 3 months	0x30 prior 12 months	Yes	Yes	Yes	Yes	2 months
NetBank will only bring down certain servicing reps to servicing transfer date. Otherwise, all reps only given as of relating whole loan purchase date.	Low	Premium for 12 months	0x30 prior 12 months	Yes	Yes	Yes	Yes	2 months *
Full bringdown	Mid	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months

Cannot securitize/sell more than 3 times per loan package.	
N/A	
N/A	
1. Actual/actual servicing conversion to scheduled/scheduled servicing for securitizations/whole loan sales creates additional work. Should only be done prior to the servicing transfer date if compelling need. 2. Cannot securitize more than 3 times per	
N/A	
Cannot securitize/sell more than three times per loan package.	
Rep in Section 3.02(b) that borrower will make each of the first 3 payments after the cutoff date within the month due.	
Cannot either securitize or sale loans until after servicing transfer date. NetBank will provide originator disclosure (but does not have Reg AB specific originator disclosure requirements in agreement) but will not provide any securitization servicing d	
N/A	

1 month	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	PHH Mortgage
2 months	1 month	Yes	Yes	No	No	Yes	Yes	No	Yes	Quarterly	5th (or prior biz day)	Actual/Actual	Released	Pulte
1 month	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	SunTrust
3 months	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	23rd (or prior biz day)	Sched/Sched	Retained	US Central
2 months	No	Yes	Yes	No	No	Yes	Yes	No	Yes	1-3 months	5th (or following biz day)	Actual/Actual	Released	Wachovia Mortgage
1 month * 2 months *		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	Wachovia Mortgage
No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	WaMu Bank
No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	WaMu Securities
1 month	No	Yes	Yes	No	No	Yes	Yes	No	Yes	1-3 months	(15th (or prior biz day) by 12pm)	Actual/Actual	Released	Webster Bank

Does not bringdown all reps	Low	Par	0x30 prior 12 months *	Yes	Yes	Yes	Yes	Yes	No
TBD	TBD	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	TBD	2 months
Bringdown with carveout for any rep no longer true due to no act or omission by the seller or servicer.	Low	Par	1x30 since origination	Yes	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Par	0x30 prior 12 months	No	No	No	Yes	Yes	3 months
No bringdown	Low	Greater of premium or par	0x30 prior 12 months	Yes	Yes	Yes	Yes	Yes	2 months
No bringdown	Low	Greater of premium or par	0x30 prior 12 months	Yes	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Premium for 12 months	1x30 prior 12 months	Yes	Yes	No	Yes	Yes	No
Full bringdown	Low	Premium for 12 months	1x30 prior 12 months	Yes	Yes	No	Yes	Yes	No
Does not bringdown all reps	High	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	Yes	1 month

* If on MLS, historic delinquencies okay.
Contract still being negotiated. Contract should be Reg AB compliant for originator disclosure/Static pool information when completed. However, Pulte will not agree to any Reg AB required servicing reports or SOX cert so we cannot securitize Pulte loans
N/A
Remittance/reporting timing setup for Wells Fargo as master servicer. Timing of reports/remittances is too late for master servicers other than Wells Fargo.
Cannot either securitize or sell prior to servicing transfer date b/c Wachovia will not provide Reg AB required servicing reports, disclosure, etc.
* EPD and FPD to be amended so no FPD and 2 months EPD instead of 2 months FPD and 1 month EPD.
Many limitations on reconstitution (See Section 6.1) including (1) no more than 4 for any loan package, (2) not for less than \$5mm, and (3) no reconstitution in the month of purchase.
Many limitations on reconstitution (See Section 6.1) including (1) no more than 4 for any loan package, (2) not for less than \$5mm, and (3) no reconstitution in the month of purchase.
Cannot securitize/sell more than four times per loan package. Cannot either securitize or sell loans prior to servicing transfer date b/c Webster will not provide Reg AB required servicing reports, disclosure, etc.

1 month	1 month	Yes	No	No	No	No	No	No	Quarterly	3rd (or prior biz day)	Actual/Actual	Released	Weichert
1 month	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	Wells Fargo

Full bringdown	Low	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Wells will not bringdown loan level reps.	Medium	Par	1X30 prior 12 months	Yes	No	Yes	Yes	No *

Weichert has not agreed to Reg AB, SOX, etc., which limits saleability to only whole loan portfolio buyers who will buy without such language after servicing transfers (ie RJB, Hudson City, Banc Investment Group). For trades settling prior to and includin

Wells will provide EPD and premium recapture on trade by trade basis for Alt-B loans. *
EPO net of prepay penalties remitted to Purchaser.

Document provided in native format

EPD	FPD	Whole Loan Sale	Wells Master Serv	Reg AB Service Attest	Reg AB Service or Disc	Reg AB Origination or Disc	Full Reconstitution	Transfer Timing	Remittance Date	Remittance Type	Servicing Type	Client Name
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	TBD	18th (or prior biz day)	Sched/Sched	Released	Aegis
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	American Home
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	1-2 months	18th (or prior biz day)	Sched/Sched	Released	American Home
2 months	1 month	Yes	Yes	No	No	Yes	No	1-2 months	5th day (or prior biz day) by 12pm	Actual/Actual	Released	BankUnited
No	No	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	Chase
2 months	No	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	Chevy Chase
No	No	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	Countrywide
2 months	1 month	Yes	Yes	No	No	Yes	No	1 month	18th (or prior biz day)	Sched/Sched	Released	CTX

Rep Bringdown	Transaction Complexity	Repurchase Price	Permissible Historic Delinquencies	MI Rep	DTI Rep	CLT V Rep	Provide s DTI/CLT V/MI	EPO
Full bringdown		Greater of premium or par	1x30 since origination	Yes	Yes	Yes	TBD	3 months
Full bringdown	TBD	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Full bringdown	High	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Does not bringdown all reps	Low	Premium for 12 months	1x30 since origination	Yes	Yes	Yes	Yes	2 months *
No bringdown	Medium	Purchase price percentage	1x30 prior 12 months	Yes	No	No	Yes	No
Does not bringdown all reps	Low	Purchase price percentage	1x30 since origination	Yes	Yes	Yes	Yes	2 months
No bringdown	Medium	Par	1x30 prior 12 months	Yes	No	No	Yes	No
Full bringdown	Low	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months

Notes

Contracts still being negotiated.

Cannot securitize/sell more than five times per loan package.

N/A

Cannot either securitize or sale loans until after servicing transfer date. BankUnited will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing obligations. * EPO net of pre

N/A

In addition to 2 months EPD protection, also provides 2 months of EPD protection if mortgage loan either subject to litigation or bankruptcy within first two months after related settlement date. Cannot securitize/sell more than 4 times per loan package.

Cannot securitize/sell more than 4 times per loan package.

1. Agreement is not Reg AB compliant so CTX will not provide any Reg AB required reports, etc. as interim servicer. Cannot securitize loans prior to servicing transfer date.

3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	1 month	18th (or prior biz day) by 12pm	Sched/Sched	Released	Eloan
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	Fifth Third
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	TBD	18th (or following biz day)	Sched/Sched	Retained	First Republic
3 months	1 month	Yes	Yes	No	No	Yes	Yes	No	1 month	18th (or prior biz) by 12PM	Sched/Sched	Released	Flagstar
2 months	1 month	Yes	Yes	No	No	No	Yes	No	1-2 months	5th (or prior biz day) by 12pm	Actual/Actual	Released	FBNB
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	GreenPoint
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Quarterly	18th (or prior biz day)	Sched/Sched	Released	GreenPoint
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	1 month	18th (or prior biz day) by 12pm	Sched/Sched	Released	Guaranteed Rate
2 months	1 month	Yes	Yes	No	No	No	No	No	N/A	18th (or prior biz day)	Sched/Sched	Retained	Harris Bank

Full bringdown	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Full bringdown	Medium	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	TBD	Premium for 12 months	1x30 since origination	Yes	Yes	Yes	TBD	3 months
Does not bringdown all reps	High	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months *
limited bringdown of some reps to transfer date	Medium	Premium for 12 months (sliding scale months 7-12)	1x30 since origination	Yes	Yes	Yes	TBD	1 month *
Full bringdown with carveout for changes prior to securitization.	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Premium for 12 months	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Full bringdown	Medium	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months

N/A	
N/A	
Contract still being negotiated.	
Cannot either securitize or sale loans until after servicing transfer date. Flagstar will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing obligations. * EPO net of prepay	
Contract still being negotiated. Cannot either securitize or sale loans until after servicing transfer date. FNBN will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing ob	
For trades settling 11/26/06, 11/29/06 and 12/20/06, EPD is 5 months.	
N/A	
N/A	
Cannot securitize loans b/c agreement not Reg AB compliant. Agreement needs to be amended for Reg AB requirements, Assignments of Mortgage in blank language. Harris does not deliver assignments in blank.	

1 month	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	HSBC
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day) by 12pm	Sched/Sched	Retained	IndyMac
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	Johnson Bank
2 months	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	1-2 months	5th (or prior biz day)	Actual/Actual	Released	M&T Mortgage
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	1-2 months	18th (or prior biz day)	Sched/Sched	Released	Market Street
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	MidAmerica
3 months	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	National City
2 months	1 month	Yes	Yes	Yes	No	No	Yes	No	Yes	1-2 months	5th business day	Actual/Actual	Released	NetBank
2 months	1 month	Yes	Yes	Yes	No	No	Yes	Yes	Yes	1-3 months	18th (or prior biz day) by 12pm	Sched/Sched	Released	Ohio Savings Bank

Limited bringdown (see Section 12-2.(3.))	Low	Premium for 6 months	0x30 prior 12 months	Yes	Yes	Yes	Yes	3 months
Does not bringdown all reps	Low	Premium for 12 months	1x30 prior 12 months	Yes	Yes	Yes	Yes	3 months
Full bringdown	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Does not bringdown all reps (see Section 12(iii))	Medium	Purchase price percentage	1x30 since origination	Yes	Yes	Yes	Yes	2 months *
Full bringdown	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Full bringdown	High	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Premium for 3 months	0x30 prior 12 months	Yes	Yes	Yes	Yes	2 months
NetBank will only bring down certain servicing reps to servicing transfer date. Otherwise, all reps only given as of relating whole loan purchase date.	Low	Premium for 12 months	0x30 prior 12 months	Yes	Yes	Yes	Yes	2 months *
Full bringdown	Mid	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months

Cannot securitize/sell more than 3 times per loan package.	
N/A	
N/A	
1. Actual/actual servicing conversion to scheduled/scheduled servicing for securitizations/whole loan sales creates additional work. Should only be done prior to the servicing transfer date if compelling need. 2. Cannot securitize more than 3 times per	
N/A	
Cannot securitize/sell more than three times per loan package.	
Rep in Section 3.02(b) that borrower will make each of the first 3 payments after the cutoff date within the month due.	
Cannot either securitize or sale loans until after servicing transfer date. NetBank will provide originator disclosure (but does not have Reg AB specific originator disclosure requirements in agreement) but will not provide any securitization servicing d	
N/A	

1 month	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	PHH Mortgage
2 months	1 month	Yes	Yes	No	No	No	Yes	Yes	No	Quarterly	5th (or prior biz day)	Actual/Actual	Released	Pulte
1 month	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	SunTrust
3 months	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	23rd (or prior biz day)	Sched/Sched	Retained	US Central
2 months	No	Yes	Yes	No	No	No	Yes	Yes	No	1-3 months	5th (or following biz day)	Actual/Actual	Released	Wachovia Mortgage
1 month * 2 months *		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	Wachovia Mortgage
No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	WaMu Bank
No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	WaMu Securities
1 month	No	Yes	Yes	No	No	No	Yes	Yes	No	1-3 months	(15th (or prior biz day) by 12pm)	Actual/Actual	Released	Webster Bank

Does not bringdown all reps	Low	Par	0x30 prior 12 months *	Yes	Yes	Yes	Yes	No
TBD	TBD	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	TBD	2 months
Bringdown with carveout for any rep no longer true due to no act or omission by the seller or servicer.	Low	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Par	0x30 prior 12 months	No	No	Yes	Yes	3 months
No bringdown	Low	Greater of premium or par	0x30 prior 12 months	Yes	Yes	Yes	Yes	2 months
No bringdown	Low	Greater of premium or par	0x30 prior 12 months	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Premium for 12 months	1x30 prior 12 months	Yes	Yes	No	Yes	No
Full bringdown	Low	Premium for 12 months	1x30 prior 12 months	Yes	Yes	No	Yes	No
Does not bringdown all reps	High	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	1 month

<p>* If on MLS, historic delinquencies okay.</p>	<p>Contract still being negotiated. Contract should be Reg AB compliant for originator disclosure/Static pool information when completed. However, Pulte will not agree to any Reg AB required servicing reports or SOX cert so we cannot securitize Pulte loans</p>
<p>N/A</p>	<p>Remittance/reporting timing setup for Wells Fargo as master servicer. Timing of reports/remittances is too late for master servicers other than Wells Fargo.</p>
<p>Cannot either securitize or sell prior to servicing transfer date b/c Wachovia will not provide Reg AB required servicing reports, disclosure, etc.</p>	<p>* EPD and FPD to be amended so no FPD and 2 months EPD instead of 2 months FPD and 1 month EPD.</p>
<p>Many limitations on reconstitution (See Section 6.1) including (1) no more than 4 for any loan package, (2) not for less than \$5mm, and (3) no reconstitution in the month of purchase.</p>	<p>Many limitations on reconstitution (See Section 6.1) including (1) no more than 4 for any loan package, (2) not for less than \$5mm, and (3) no reconstitution in the month of purchase.</p>
<p>Cannot securitize/sell more than four times per loan package. Cannot either securitize or sell loans prior to servicing transfer date b/c Webster will not provide Reg AB required servicing reports, disclosure, etc.</p>	

1 month	1 month	Yes	No	No	No	No	No	No	Quarterly	3rd (or prior biz day)	Actual/Actual	Released	Weichert
1 month	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	Wells Fargo

Full bringdown	Low	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Wells will not bringdown loan level reps.	Medium	Par	1X30 prior 12 months	Yes	No	Yes	Yes	No *

Weichert has not agreed to Reg AB, SOX, etc., which limits saleability to only whole loan portfolio buyers who will buy without such language after servicing transfers (ie RUB, Hudson City, Banc Investment Group). For trades settling prior to and includin

Wells will provide EPD and premium recapture on trade by trade basis for Alt-B loans. *
EPO net of prepay penalties remitted to Purchaser.

Client Name	Provides DT/CLTV/MI	CLTV Rep	DT Rep	MI Rep	Permissible Historic Delinquencies	Repurchase Price	Transaction Complexity	Rep Bringdown	Notes
Aegis	TBD	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	TBD	Full bringdown	Contracts still being negotiated.
American Home	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	High	Full bringdown	Cannot securitize/sell more than five times per loan package.
American Home	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	High	Full bringdown	N/A
BankUnited	Yes	Yes	Yes	Yes	1x30 since origination	Premium for 12 months	Low	Does not bringdown all reps	Cannot either securitize or sale loans until after servicing transfer date. BankUnited will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing obligations. * EPO net of pre
Chase	Yes	No	No	Yes	1x30 prior 12 months	Purchase price percentage	Medium	No bringdown	N/A
Chevy Chase	Yes	Yes	Yes	Yes	1x30 since origination	Purchase price percentage	Low	Does not bringdown all reps	In addition to 2 months EPD protection, also provides 2 months of EPD protection if mortgage loan either subject to litigation or bankruptcy within first two months after related settlement date. Cannot securitize/sell more than 4 times per loan package.
Countrywide	Yes	No	No	Yes	1x30 prior 12 months	Par	Medium	No bringdown	Cannot securitize/sell more than 4 times per loan package.
CTX	Yes	Yes	Yes	Yes	1x30 since origination	Par	Low	Full bringdown	1. Agreement is not Reg AB compliant so CTX will not provide any Reg AB required reports, etc. as interim servicer. Cannot securitize loans prior to servicing transfer date.
Eloan	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	Low	Full bringdown	N/A
Fifth Third	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	Medium	Full bringdown	N/A
First Republic	TBD	Yes	Yes	Yes	1x30 since origination	Premium for 12 months	TBD	Full bringdown	Contract still being negotiated.
Flagstar	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	High	Does not bringdown all reps	Cannot either securitize or sale loans until after servicing transfer date. Flagstar will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing obligations. * EPO net of prepay
FNBN	TBD	Yes	Yes	Yes	1x30 since origination	Premium for 12 months (sliding scale months 7-12)	Medium	limited bringdown of some reps to transfer date	Contract still being negotiated. Cannot either securitize or sale loans until after servicing transfer date. FNBN will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing ob
GreenPoint	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	Low	Full bringdown with carveout for changes prior to securitization	For trades settling 11/26/06, 11/29/06 and 12/20/06, EPD is 5 months.

Client Name	Provides DTI/CLTV/MI	CLTV Rep	DTI Rep	MI Rep	Permissible Historic Delinquencies	Repurchase Price	Transaction Complexity	Rep Bringdown	Notes
GreenPoint	Yes	Yes	Yes	Yes	1x30 since origination	Premium for 12 months	Low	Full bringdown	N/A
Guaranteed Rate	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	Low	Full bringdown	N/A
Harris Bank	Yes	Yes	Yes	Yes	1x30 since origination	Par	Medium	Full bringdown	Cannot securitize loans b/c agreement not Reg AB compliant. Agreement needs to be amended for Reg AB requirements, Assignments of Mortgage in blank language. Harris does not deliver assignments in blank.
HSBC	Yes	Yes	Yes	Yes	0x30 prior 12 months	Premium for 6 months	Low	Limited bringdown (see Section 12-2.(3.))	Cannot securitize/sell more than 3 times per loan package.
IndyMac	Yes	Yes	Yes	Yes	1x30 prior 12 months	Premium for 12 months	Low	Does not bringdown all reps	N/A
Johnson Bank	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	Low	Full bringdown	N/A
M&T Mortgage	Yes	Yes	Yes	Yes	1x30 since origination	Purchase price percentage	Medium	Does not bringdown all reps (see Section 12(iii))	1. Actual/actual servicing conversion to scheduled/scheduled servicing for securitizations/whole loan sales creates additional work. Should only be done prior to the servicing transfer date if compelling need. 2. Cannot securitize more than 3 times per
Market Street	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	Low	Full bringdown	N/A
MidAmerica	Yes	Yes	Yes	Yes	1x30 since origination	Par	High	Full bringdown	Cannot securitize/sell more than three times per loan package.
National City	Yes	Yes	Yes	Yes	0x30 prior 12 months	Premium for 3 months	Low	Full bringdown	Rep in Section 3.02(b) that borrower will make each of the first 3 payments after the cutoff date within the month due.
NetBank	Yes	Yes	Yes	Yes	0x30 prior 12 months	Premium for 12 months	Low	NetBank will only bring down certain servicing reps to servicing transfer date. Otherwise, all reps only given as of relating whole loan purchase date.	Cannot either securitize or sale loans until after servicing transfer date. NetBank will provide originator disclosure (but does not have Reg AB specific originator disclosure requirements in agreement) but will not provide any securitization servicing d
Ohio Savings Bank	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	Mld	Full bringdown	N/A
PHH Mortgage	Yes	Yes	Yes	Yes	0x30 prior 12 months *	Par	Low	Does not bringdown all reps	* If on MLS, historic delinquencies okay.

Client Name	Provides DTI/CLTV/MI	CLTV Rep	DTI Rep	MI Rep	Permissible Historic Delinquencies	Repurchase Price	Transaction Complexity	Rep Bringdown	Notes
Pulte	TBD	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	TBD	TBD	Contract still being negotiated. Contract should be Reg AB compliant for originator disclosure/Static pool information when completed. However, Pulte will not agree to any Reg AB required servicing reports or SOX cert so we cannot securitize Pulte loans
SunTrust	Yes	Yes	Yes	Yes	1x30 since origination	Par	Low	Bringdown with carveout for any rep no longer true due to no act or omission by the seller or servicer.	N/A
US Central	Yes	No	No	No	0x30 prior 12 months	Par	Low	Full bringdown	Remittance/reporting timing setup for Wells Fargo as master servicer. Timing of reports/remittances is too late for master servicers other than Wells Fargo.
Wachovia Mortgage	Yes	Yes	Yes	Yes	0x30 prior 12 months	Greater of premium or par	Low	No bringdown	Cannot either securitize or sell prior to servicing transfer date b/c Wachovia will not provide Reg AB required servicing reports, disclosure, etc.
Wachovia Mortgage	Yes	Yes	Yes	Yes	0x30 prior 12 months	Greater of premium or par	Low	No bringdown	* EPD and FPD to be amended so no FPD and 2 months EPD instead of 2 months FPD and 1 month EPD.
WaMu Bank	Yes	No	Yes	Yes	1x30 prior 12 months	Premium for 12 months	Low	Full bringdown	Many limitations on reconstitution (See Section 6.1) including (1) no more than 4 for any loan package, (2) not for less than \$5mm, and (3) no reconstitution in the month of purchase.
WaMu Securities	Yes	No	Yes	Yes	1x30 prior 12 months	Premium for 12 months	Low	Full bringdown	Many limitations on reconstitution (See Section 6.1) including (1) no more than 4 for any loan package, (2) not for less than \$5mm, and (3) no reconstitution in the month of purchase.
Webster Bank	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	High	Does not bringdown all reps	Cannot securitize/sell more than four times per loan package. Cannot either securitize or sell loans prior to servicing transfer date b/c Webster will not provide Reg AB required servicing reports, disclosure, etc.
Weichert	Yes	Yes	Yes	Yes	1x30 since origination	Par	Low	Full bringdown	Weichert has not agreed to Reg AB, SOX, etc., which limits saleability to only whole loan portfolio buyers who will buy without such language after servicing transfers (ie RUB, Hudson City, Banc Investment Group). For trades settling prior to and includin
Wells Fargo	Yes	Yes	No	Yes	1x30 prior 12 months	Par	Medium	Wells will not bringdown loan level reps.	Wells will provide EPD and premium recapture on trade by trade basis for Alt-B loans. * EPO net of prepay penalties remitted to Purchaser.

Document provided in native format

EPD	FPD	Whole Loan Sale	Wells Master Serv	Reg AB Service Attest	Reg AB Service or Disc	Reg AB Original or Disc	Full Recons titution	Transfer Timing	Remittance Date	Remittance Type	Servicing Type	Client Name
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	TBD	18th (or prior biz day)	Sched/Sched	Released	Aegis
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	American Home
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	1-2 months	18th (or prior biz day)	Sched/Sched	Released	American Home
2 months	1 month	Yes	Yes	No	No	Yes	No	1-2 months	5th day (or prior biz day) by 12pm	Actual/Actual	Released	BankUnited
No	No	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	Chase
2 months	No	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	Chevy Chase
No	No	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	Countrywide
2 months	1 month	Yes	Yes	No	No	Yes	No	1 month	18th (or prior biz day)	Sched/Sched	Released	CTX

Rep Bringdown	Transaction Complexity	Repurchase Price	Permissible Historic Delinquencies	MI Rep	DTI Rep	CLT V Rep	Provide s DTI/CLT V/MI	EPO
Full bringdown	TBD	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	TBD	3 months
Full bringdown	High	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Full bringdown	High	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Does not bringdown all reps	Low	Premium for 12 months	1x30 since origination	Yes	Yes	Yes	Yes	2 months *
No bringdown	Medium	Purchase price percentage	1x30 prior 12 months	Yes	No	No	Yes	No
Does not bringdown all reps	Low	Purchase price percentage	1x30 since origination	Yes	Yes	Yes	Yes	2 months
No bringdown	Medium	Par	1x30 prior 12 months	Yes	No	No	Yes	No
Full bringdown	Low	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months

Notes

Contracts still being negotiated.

Cannot securitize/sell more than five times per loan package.

N/A

Cannot either securitize or sale loans until after servicing transfer date. BankUnited will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing obligations. * EPO net of pre

N/A

In addition to 2 months EPD protection, also provides 2 months of EPD protection if mortgage loan either subject to litigation or bankruptcy within first two months after related settlement date. Cannot securitize/sell more than 4 times per loan package.

Cannot securitize/sell more than 4 times per loan package.

1. Agreement is not Reg AB compliant so CTX will not provide any Reg AB required reports, etc. as interim servicer. Cannot securitize loans prior to servicing transfer date.

3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	1 month	18th (or prior biz day) by 12pm	Sched/Sched	Released	Eloan
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	Fifth Third
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	TBD	18th (or following biz day)	Sched/Sched	Retained	First Republic
3 months	1 month	Yes	Yes	No	No	Yes	Yes	No	1 month	18th (or prior biz) by 12PM	Sched/Sched	Released	Flagstar
2 months	1 month	Yes	Yes	No	No	Yes	Yes	No	1-2 months	5th (or prior biz day) by 12pm	Actual/Actual	Released	FBNB
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	GreenPoint
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Quarterly	18th (or prior biz day)	Sched/Sched	Released	GreenPoint
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	1 month	18th (or prior biz day) by 12pm	Sched/Sched	Released	Guaranteed Rate
2 months	1 month	Yes	Yes	No	No	No	No	No	N/A	18th (or prior biz day)	Sched/Sched	Retained	Harris Bank

Full bringdown	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Full bringdown	Medium	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	TBD	Premium for 12 months	1x30 since origination	Yes	Yes	Yes	TBD	3 months
Does not bringdown all reps	High	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months *
limited bringdown of some reps to transfer date	Medium	Premium for 12 months (sliding scale months 7 - 12)	1x30 since origination	Yes	Yes	Yes	TBD	1 month *
Full bringdown with carveout for changes prior to securitization.	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Premium for 12 months	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Full bringdown	Medium	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months

N/A	
N/A	
Contract still being negotiated.	
Cannot either securitize or sale loans until after servicing transfer date. Flagstar will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing obligations. * EPO net of prepay	
Contract still being negotiated. Cannot either securitize or sale loans until after servicing transfer date. FBNB will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing ob	
For trades settling 11/26/06, 11/29/06 and 12/20/06, EPD is 5 months.	
N/A	
N/A	
Cannot securitize loans b/c agreement not Reg AB compliant. Agreement needs to be amended for Reg AB requirements, Assignments of Mortgage in blank language. Harris does not deliver assignments in blank.	

1 month	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	HSBC
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day) by 12pm	Sched/Sched	Retained	IndyMac
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	Johnson Bank
2 months	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	1-2 months	5th (or prior biz day)	Actual/Actual	Released	M&T Mortgage
3 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	1-2 months	18th (or prior biz day)	Sched/Sched	Released	Market Street
2 months	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	MidAmerica
3 months	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	National City
2 months	1 month	Yes	Yes	No	No	No	Yes	Yes	1-2 months	5th business day	Actual/Actual	Released	NetBank
2 months	1 month	Yes	Yes	No	No	No	Yes	Yes	1-3 months	18th (or prior biz day) by 12pm	Sched/Sched	Released	Ohio Savings Bank

Limited bringdown (see Section 12-2.(3.))	Low	Premium for 6 months	0x30 prior 12 months	Yes	Yes	Yes	Yes	3 months
Does not bringdown all reps	Low	Premium for 12 months	1x30 prior 12 months	Yes	Yes	Yes	Yes	3 months
Full bringdown	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Does not bringdown all reps (see Section 12(iii))	Medium	Purchase price percentage	1x30 since origination	Yes	Yes	Yes	Yes	2 months *
Full bringdown	Low	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months
Full bringdown	High	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Premium for 3 months	0x30 prior 12 months	Yes	Yes	Yes	Yes	2 months
NetBank will only bring down certain servicing reps to servicing transfer date. Otherwise, all reps only given as of relating whole loan purchase date.	Low	Premium for 12 months	0x30 prior 12 months	Yes	Yes	Yes	Yes	2 months *
Full bringdown	Mid	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	3 months

Cannot securitize/sell more than 3 times per loan package.
N/A
N/A
1. Actual/actual servicing conversion to scheduled/scheduled servicing for securitizations/whole loan sales creates additional work. Should only be done prior to the servicing transfer date if compelling need. 2. Cannot securitize more than 3 times per
N/A
Cannot securitize/sell more than three times per loan package.
Rep in Section 3.02(b) that borrower will make each of the first 3 payments after the cutoff date within the month due.
Cannot either securitize or sale loans until after servicing transfer date. NetBank will provide originator disclosure (but does not have Reg AB specific originator disclosure requirements in agreement) but will not provide any securitization servicing d
N/A

1 month	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	PHH Mortgage
2 months	1 month	Yes	Yes	No	No	Yes	Yes	No	Quarterly	5th (or prior biz day)	Actual/Actual	Released	Pulte
1 month	1 month	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or prior biz day)	Sched/Sched	Retained	SunTrust
3 months	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	23rd (or prior biz day)	Sched/Sched	Retained	US Central
2 months	No	Yes	Yes	No	No	No	Yes	Yes	1-3 months	5th (or following biz day)	Actual/Actual	Released	Wachovia Mortgage
1 month * 2 months *	2 months *	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	Wachovia Mortgage
No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	WaMu Bank
No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	WaMu Securities
1 month	No	Yes	Yes	No	No	No	Yes	Yes	1-3 months	(15th (or prior biz day) by 12pm)	Actual/Actual	Released	Webster Bank

Does not bringdown all reps	Low	Par	0x30 prior 12 months *	Yes	Yes	Yes	Yes	No
TBD	TBD	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	TBD	2 months
Bringdown with carveout for any rep no longer true due to no act or omission by the seller or servicer.	Low	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Par	0x30 prior 12 months	No	No	Yes	Yes	3 months
No bringdown	Low	Greater of premium or par	0x30 prior 12 months	Yes	Yes	Yes	Yes	2 months
No bringdown	Low	Greater of premium or par	0x30 prior 12 months	Yes	Yes	Yes	Yes	2 months
Full bringdown	Low	Premium for 12 months	1x30 prior 12 months	Yes	Yes	No	Yes	No
Full bringdown	Low	Premium for 12 months	1x30 prior 12 months	Yes	Yes	No	Yes	No
Does not bringdown all reps	High	Greater of premium or par	1x30 since origination	Yes	Yes	Yes	Yes	1 month

<p>* If on MLS, historic delinquencies okay.</p>	<p>Contract still being negotiated. Contract should be Reg AB compliant for originator disclosure/Static pool information when completed. However, Pulte will not agree to any Reg AB required servicing reports or SOX cert so we cannot securitize Pulte loans</p>
<p>N/A</p>	<p>Remittance/reporting timing setup for Wells Fargo as master servicer. Timing of reports/remittances is too late for master servicers other than Wells Fargo.</p>
<p>Cannot either securitize or sell prior to servicing transfer date b/c Wachovia will not provide Reg AB required servicing reports, disclosure, etc.</p>	<p>* EPD and FPD to be amended so no FPD and 2 months EPD instead of 2 months FPD and 1 month EPD.</p>
<p>Many limitations on reconstitution (See Section 6.1) including (1) no more than 4 for any loan package, (2) not for less than \$5mm, and (3) no reconstitution in the month of purchase.</p>	<p>Many limitations on reconstitution (See Section 6.1) including (1) no more than 4 for any loan package, (2) not for less than \$5mm, and (3) no reconstitution in the month of purchase.</p>
<p>Cannot securitize/sell more than four times per loan package. Cannot either securitize or sell loans prior to servicing transfer date b/c Webster will not provide Reg AB required servicing reports, disclosure, etc.</p>	

1 month	1 month	Yes	No	No	No	No	No	No	Quarterly	3rd (or prior biz day)	Actual/Actual	Released	Weichert
1 month	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	18th (or following biz day)	Sched/Sched	Retained	Wells Fargo

Full bringdown	Low	Par	1x30 since origination	Yes	Yes	Yes	Yes	2 months
Wells will not bringdown loan level reps.	Medium	Par	1X30 prior 12 months	Yes	No	Yes	Yes	No *

Weichert has not agreed to Reg AB, SOX, etc., which limits saleability to only whole loan portfolio buyers who will buy without such language after servicing transfers (ie RJB, Hudson City, Banc Investment Group). For trades settling prior to and includin

Wells will provide EPD and premium recapture on trade by trade basis for Alt-B loans. *
EPO net of prepay penalties remitted to Purchaser.

Client Name	Provides DTI/CLTV/ML	CLTV Rep	DTI Rep	ML Rep	Permissible Historic Delinquencies	Repurchase Price	Transaction Complexity	Rep Bringdown	Notes
Aegis	TBD	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	TBD	Full bringdown	Contracts still being negotiated.
American Home	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	High	Full bringdown	Cannot securitize/sell more than five times per loan package.
American Home	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	High	Full bringdown	N/A
BankUnited	Yes	Yes	Yes	Yes	1x30 since origination	Premium for 12 months	Low	Does not bringdown all reps	Cannot either securitize or sale loans until after servicing transfer date. BankUnited will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing obligations. * EPO net of pre
Chase	Yes	No	No	Yes	1x30 prior 12 months	Purchase price percentage	Medium	No bringdown	N/A
Chevy Chase	Yes	Yes	Yes	Yes	1x30 since origination	Purchase price percentage	Low	Does not bringdown all reps	In addition to 2 months EPD protection, also provides 2 months of EPD protection if mortgage loan either subject to litigation or bankruptcy within first two months after related settlement date. Cannot securitize/sell more than 4 times per loan package.
Countrywide	Yes	No	No	Yes	1x30 prior 12 months	Par	Medium	No bringdown	Cannot securitize/sell more than 4 times per loan package.
CTX	Yes	Yes	Yes	Yes	1x30 since origination	Par	Low	Full bringdown	1. Agreement is not Reg AB compliant so CTX will not provide any Reg AB required reports, etc. as interim servicer. Cannot securitize loans prior to servicing transfer date.
Elban	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	Low	Full bringdown	N/A
Fifth Third	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	Medium	Full bringdown	N/A
First Republic	TBD	Yes	Yes	Yes	1x30 since origination	Premium for 12 months	TBD	Full bringdown	Contract still being negotiated.
Flagstar	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	High	Does not bringdown all reps	Cannot either securitize or sale loans until after servicing transfer date. Flagstar will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing obligations. * EPO net of prepay
FNB	TBD	Yes	Yes	Yes	1x30 since origination	Premium for 12 months (sliding scale months 7-12)	Medium	limited bringdown of some reps to transfer date	Contract still being negotiated. Cannot either securitize or sale loans until after servicing transfer date. FNB will provide originator disclosure but will not provide any securitization servicing disclosure or perform any Reg AB required servicing ob
GreenPoint	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	Low	Full bringdown with carveout for changes prior to securitization	For trades settling 11/26/06, 11/29/06 and 12/20/06, EPD is 5 months.

Client Name	Provides DTI/CLTV/MI	CLTV Rep	DTI Rep	MI Rep	Permissible Historic Delinquencies	Repurchase Price	Transaction Complexity	Rep Bringdown	Notes
GreenPoint	Yes	Yes	Yes	Yes	1x30 since origination	Premium for 12 months	Low	Full bringdown	N/A
Guaranteed Rate	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	Low	Full bringdown	N/A
Harris Bank	Yes	Yes	Yes	Yes	1x30 since origination	Par	Medium	Full bringdown	Cannot securitize loans b/c agreement not Reg AB compliant. Agreement needs to be amended for Reg AB requirements, Assignments of Mortgage in blank language. Harris does not deliver assignments in blank.
HSBC	Yes	Yes	Yes	Yes	0x30 prior 12 months	Premium for 6 months	Low	Limited bringdown (see Section 12-2.(3.))	Cannot securitize/sell more than 3 times per loan package.
IndyMac	Yes	Yes	Yes	Yes	1x30 prior 12 months	Premium for 12 months	Low	Does not bringdown all reps	N/A
Johnson Bank	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	Low	Full bringdown	N/A
M&T Mortgage	Yes	Yes	Yes	Yes	1x30 since origination	Purchase price percentage	Medium	Does not bringdown all reps (see Section 12(iii))	1. Actual/actual servicing conversion to scheduled/scheduled servicing for securitizations/whole loan sales creates additional work. Should only be done prior to the servicing transfer date if compelling need. 2. Cannot securitize more than 3 times per
Market Street	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	Low	Full bringdown	N/A
MidAmerica	Yes	Yes	Yes	Yes	1x30 since origination	Par	High	Full bringdown	Cannot securitize/sell more than three times per loan package.
National City	Yes	Yes	Yes	Yes	0x30 prior 12 months	Premium for 3 months	Low	Full bringdown	Rep in Section 3.02(b) that borrower will make each of the first 3 payments after the cutoff date within the month due.
NetBank	Yes	Yes	Yes	Yes	0x30 prior 12 months	Premium for 12 months	Low	NetBank will only bring down certain servicing reps to servicing transfer date. Otherwise, all reps only given as of relating whole loan purchase date.	Cannot either securitize or sale loans until after servicing transfer date. NetBank will provide originator disclosure (but does not have Reg AB specific originator disclosure requirements in agreement) but will not provide any securitization servicing d
Ohio Savings Bank	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	Mid	Full bringdown	N/A
PHH Mortgage	Yes	Yes	Yes	Yes	0x30 prior 12 months	Par	Low	Does not bringdown all reps	* If on MLS, historic delinquencies okay.

Client Name	Provides DTI/CLTV/MI	CLTV Rep	DTI Rep	MI Rep	Permissible Historic Delinquencies	Repurchase Price	Transaction Complexity	Rep Bringdown	Notes
Pulte	TBD	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	TBD	TBD	Contract still being negotiated. Contract should be Reg AB compliant for originator disclosure/Static pool information when completed. However, Pulte will not agree to any Reg AB required servicing reports or SOX cert so we cannot securitize Pulte loans
SunTrust	Yes	Yes	Yes	Yes	1x30 since origination	Par	Low	Bringdown with carveout for any rep no longer true due to no act or omission by the seller or servicer.	N/A
US Central	Yes	No	No	No	0x30 prior 12 months	Par	Low	Full bringdown	Remittance/reporting timing setup for Wells Fargo as master servicer. Timing of reports/remittances is too late for master servicers other than Wells Fargo.
Wachovia Mortgage	Yes	Yes	Yes	Yes	0x30 prior 12 months	Greater of premium or par	Low	No bringdown	Cannot either securitize or sell prior to servicing transfer date b/c Wachovia will not provide Reg AB required servicing reports, disclosure, etc.
Wachovia Mortgage	Yes	Yes	Yes	Yes	0x30 prior 12 months	Greater of premium or par	Low	No bringdown	* EPD and FPD to be amended so no FPD and 2 months EPD instead of 2 months FPD and 1 month EPD.
WaMu Bank	Yes	No	Yes	Yes	1x30 prior 12 months	Premium for 12 months	Low	Full bringdown	Many limitations on reconstitution (See Section 6.1) including (1) no more than 4 for any loan package, (2) not for less than \$5mm, and (3) no reconstitution in the month of purchase.
WaMu Securities	Yes	No	Yes	Yes	1x30 prior 12 months	Premium for 12 months	Low	Full bringdown	Many limitations on reconstitution (See Section 6.1) including (1) no more than 4 for any loan package, (2) not for less than \$5mm, and (3) no reconstitution in the month of purchase.
Webster Bank	Yes	Yes	Yes	Yes	1x30 since origination	Greater of premium or par	High	Does not bringdown all reps	Cannot securitize/sell more than four times per loan package. Cannot either securitize or sell loans prior to servicing transfer date b/c Webster will not provide Reg AB required servicing reports, disclosure, etc.
Weichert	Yes	Yes	Yes	Yes	1x30 since origination	Par	Low	Full bringdown	Weichert has not agreed to Reg AB, SOX, etc., which limits saleability to only whole loan portfolio buyers who will buy without such language after servicing transfers (ie RJB, Hudson City, Banc Investment Group). For trades settling prior to and including
Wells Fargo	Yes	Yes	No	Yes	1X30 prior 12 months	Par	Medium	Wells will not bringdown loan level reps.	Wells will provide EPD and premium recapture on trade by trade basis for Alt-B loans. * EPO net of prepay penalties remitted to Purchaser.

Document provided in native format

Client Name	Collateral	Data	Settlement	Transaction Documentation	Relationship	Avg Score		Client Perception of JPMMAC		Deal Manager
Aegis	N/A	N/A	N/A	3	2	3		2		Fleischmann
Accredited	2	2	2	2	2	2		2		N/A
American Home	1	2	1	3	3	2		3		Fleischmann
Bank of America	N/A	N/A	2	3	3	3		3		Bowlin
BankUnited	N/A	N/A	N/A	2	2	2		2		Fleischmann
Chase	3	1	2	2	2	2		2		Bowlin
Chevy Chase	2	2	2	2	2	2		2		Dooley
Citizens	3	2	3	2	3	3		3		Fleischmann
Countrywide	2	3	3	3	3	3		3		Fenton
CTX	3	3	3	2	3	3		3		Fleischmann
E-Loan	N/A	N/A	N/A	N/A	N/A	N/A		N/A		N/A
Fieldstone	3	3	3	3	3	3		3		Fleischmann
Fifth Third	2	2	2	2	2	2		2		Dooley
First Republic	N/A	N/A	N/A	2	2	2		2		Fleischmann
Flagstar	2	2	1	2	1	2		1		Fenton/Dooley
FNBN	N/A	N/A	N/A	N/A	N/A	N/A		N/A		Fenton
GreenPoint	3	3	3	3	3	3		3		Fleischmann
Guaranteed Rate	N/A	N/A	N/A	N/A	N/A	N/A		N/A		Dooley
Harris Bank	1	2	2	2	2	2		3		
HSBC	2	2	2	2	2	2		2		Dooley
Hudson City	N/A	N/A	1	2	2	2		1		Dooley
IndyMac	3	3	3	3	3	3		3		Fenton
Johnson Bank	3	2	3	3	3	3		3		Fleischmann
Lydian	N/A	N/A	N/A	N/A	N/A	N/A		N/A		Fenton
M&T Mortgage	1	2	2	2	2	2		2		Fenton
Market Street	3	3	3	3	3	3		3		Fleischmann
MidAmerica	3	2	2	3	2	2		2		Fleischmann
National City	3	3	3	3	3	3		3		Bowlin
NetBank	3	3	3	3	3	3		2		Dooley
NewAlliance Bank	N/A	N/A	3	3	3	3		3		Dooley
NovaStar	3	3	3	3	3	3		2		Fleischmann
Ohio Savings Bank	3	3	2	2	3	3		2		Bowlin
Option One	3	3	2	2	2	2		2		Dooley
PHH Mortgage	3	3	3	3	3	3		2		Dooley
Pulte	N/A	N/A	N/A	N/A	N/A	N/A		N/A		Fenton
Raymond James Bank	N/A	N/A	2	2	2	2		2		Dooley
SunTrust	2	2	2	1	2	2		2		Dooley
US Central	2	2	2	2	2	2		2		Fleischmann
Wachovia Mortgage	2	2	2	2	2	2		2		Dooley
Wachovia Securities (sale)	1	2	2	2	2	2		2		Fenton
WaMu Bank	2	2	2	2	2	2		2		Fleischmann
WaMu Securities	2	2	2	2	2	2		2		Fleischmann
Webster Bank	1	1	1	2	2	1		2		Fenton
Weichert	3	3	3	2	3	3		3		Fleischmann
Wells Fargo	3	3	2	1	1	2		1		Fenton
WMC	3	3	3	2	3	3		3		Fleischmann